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Our Case No. 9366-203

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Junichi Umehara

Serial No.: 09/612,407

Filing Date: July 6, 2000

For: DIRECT ELECTRONIC BUSINESS TRANSACTION

Examiner: Yogesh C. Garg

Group Art Unit No.: 3625

RESPONSE TO OFFICE ACTION OF JANUARY 20, 2004

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313 - 1450

Dear Sir:

This is in Reply to the Patent Office Action, mailed on January 20, 2004 in the above referenced application. Applicants respectfully request reconsideration, reexamination and allowance of claims 1 - 67 in view of the following claim amendments and remarks.

Amdt 14/c
pre/ RECEIVED
Jul 23/2004
GROUP 3600
July 24, 04

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks/Arguments begin on page 13 of this paper.